

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Courtney Ragin Franklin
 Debtor

Case No. 18-14959-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: pdf900Page 1 of 1
Total Noticed: 5

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db +Courtney Ragin Franklin, 726 S. 55th Street, Philadelphia, PA 19143-2506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Apr 09 2019 02:50:38	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 09 2019 02:50:24	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 09 2019 02:50:36	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: gecscedi@recoverycorp.com Apr 09 2019 02:54:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ	on behalf of Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY
bkgroup@kmlawgroup.com		
ROBERT D. STEINBERG	on behalf of Debtor	Courtney Ragin Franklin rsteinberg@wwdlaw.com
SCOTT WATERMAN	ECFmail@fredreiglech13.com	ECF_FRPA@Trustee13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM MILLER*R	on behalf of Trustee	WILLIAM MILLER*R ecfemail@FredReigleCh13.com
ECF_FRPA@Trustee13.com		

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Courtney Ragin Franklin	<u>Debtor</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY	<u>Movant</u>	NO. 18-14959 JKF
vs.		
Courtney Ragin Franklin	<u>Debtor</u>	11 U.S.C. Section 362
Scott Waterman	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,262.61**, which breaks down as follows;

Post-Petition Payments:	September 2018 to April 2019 at \$638.00/month
Late Charges:	September 2018 to March 2019 at \$18.23/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$6,262.61

2. The Debtor(s) shall cure said arrearages in the following manner;
 - a). Beginning on May 1, 2019 and continuing through April 1, 2020 until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$638.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$521.89 from May 2019 to March 2020 and \$521.82 for April 2020** towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY
211 NORTH FRONT STREET
P.O. BOX 15057
HARRISBURG, PA 17101

3. Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

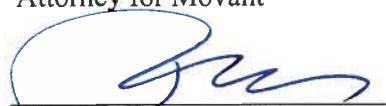
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 4, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

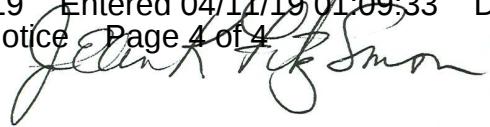
Date: 4-5-19


Robert D. Steinberg, Esquire
Attorney for Debtor

Date: 4/5/2019

/s/ Polly A. Langdon, Esquire for
Scott Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 8th day of April, 2019. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Jean K. FitzSimon